

06-18-04

3624/IFW



PATENT  
020530CIP

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Broadbent et al.  
Serial No.: 09/804,943  
Filed : March 13, 2001  
Title : INTERFACE SYSTEM FOR A MORTGAGE LOAN ORIGINATOR  
COMPLIANCE ENGINE

INFORMATION DISCLOSURE STATEMENT

Pittsburgh, Pennsylvania 15222  
June 17, 2004

Commissioner for Patents  
P.O. Box: 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

Applicant, in accordance with the duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advises the United States Patent and Trademark Office of the reference listed on the accompanying form PTO-1449 *Information Disclosure Statement by Applicant*. A copy of the reference cited therein is enclosed.

---

"Express Mail" mailing label number EU 990162281US

Date of Deposit June 17, 2004


I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450

A handwritten signature in black ink, appearing to read "James R. B. Carter", written over a horizontal line.

Applicant notes that although the cited reference may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement by Applicant* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Applicant hereby authorizes the United States Patent and Trademark Office to charge any necessary fees to deposit account No. 11-1110.

Respectfully submitted,

  
Robert V. Racunas, Jr.  
Registration No. 43,027

Attorney for Applicants  
Customer No. 26285

KIRKPATRICK & LOCKHART LLP  
Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh, Pennsylvania 15222-2312  
Telephone: (412) 355-6279  
Facsimile: (412) 355-6501  
E-mail: [rracunas@kl.com](mailto:rracunas@kl.com)



PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				<b>Application Number</b>	09/804,943
				<b>Filing Date</b>	March 13, 2001
				<b>First Named Inventor</b>	Broadbent
				<b>Art Unit</b>	
				<b>Examiner Name</b>	
<b>Sheet</b>	1	<b>of</b>	1	<b>Attorney Docket Number</b>	020530CIP

<b>U.S. PATENT DOCUMENTS</b>					
<b>Examiner Initials*</b>	<b>Cite No.<sup>1</sup></b>	<b>Document Number</b>	<b>Publication Date MM-DD-YYYY</b>	<b>Name of Patentee or Applicant of Cited Document</b>	<b>Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear</b>
		<b>Number - Kind Code<sup>2</sup> (if known)</b>			
		5,995,947	11-30-1999	Fraser et al.	

<b>FOREIGN PATENT DOCUMENTS</b>						
<b>Examiner Initials*</b>	<b>Cite No.<sup>1</sup></b>	<b>Foreign Patent Document</b>	<b>Publication Date MM-DD-YYYY</b>	<b>Name of Patentee or Applicant of Cited Document</b>	<b>Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear</b>	<b>T<sup>6</sup></b>
		<b>Country Code<sup>3</sup>-Number<sup>4</sup>-Kind Code<sup>5</sup> (if known)</b>				

<b>OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS</b>			
<b>Examiner Initials*</b>	<b>Cite No.<sup>1</sup></b>	<b>Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published</b>	<b>T<sup>2</sup></b>

<b>Examiner Signature</b>		<b>Date Considered</b>	
-------------------------------	--	----------------------------	--

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.